

Information to identify the case:

Debtor 1	<u>Sherream V Williams</u>	Social Security number or ITIN	xxx-xx-2600
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-33051-MEH			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sherream V Williams
aka Sherrean Williams

7/15/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sherream V Williams
Debtor

Case No. 19-33051-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 15, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	+ Sherream V Williams, 50 Rosedale Avenue, Ewing, NJ 08638-3536
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538, Fords, NJ 08863-0538, UNITED STATES 08863-0538
518614013	+ A-1 Collection, Re: Capital Health System, 2297 Rt. 33, Suite 906, Hamilton, NJ 08690-1717
518614016	+ Anthony Apicelli, Esq., Re: Home Furniture; DC 3282-08, 2121 Rt. 33, Trenton, NJ 08690-1740
518614017	+ Capital Health Systems, 750 Brunswick Avenue, Attn: Patient Accounts, Trenton, NJ 08638-4143
518614030	+ DE Dept of Transp., Payment Processing, PO Box 697, Re: J69GTE/NJ; I-422181;, 5010001945494, Dover, DE 19903-0697
518860322	+ Ewing Township, Municipal Complex, 2 Jake Garzio Drive, Ewing, NJ 08628-1544
518622580	+ Ewing Township Tax Office, 2 Jake Garzio Drive, Attn: Tax Collector, Ewing, NJ 08628-1544
518614032	+ Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
518639621	+ Home Furniture, c/o Anthony J. Apicelli, Jr., LLC, 2121 State Highway #33, Hamilton, NJ 08. 08690-1740
518614034	+ Lenox Socey Wilgus, Re: American Trading; DC 10394-08, 136 Franklin Corner Road, Suite 110, Lawrence, NJ 08648-2586
518614035	+ Lenox Socey Wilgus, Re: American Trading; DC 8372-14, 136 Franklin Corner Road, Suite 110, Lawrence, NJ 08648-2586
518687882	+ TRENTON WATER WORKS, CITY OF TRENTON, 319 EAST STATE ST., ROOM 113, TRENTON, NJ 08608-1809
518705040	+ Thrift Investment Corporation, 720 King George's Post Rd, PO Box 538, Fords, NJ 08863-0538
518614047	+ Trenton Water Works, PO Box 528, Trenton, NJ 08603

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 15 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 15 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518614014	+ Email/Text: ebn@americanwebloan.com	Jul 15 2025 20:51:00	American Web Loan, 3910 W 6th Avenue, Stillwater, OK 74074-1745
518614015	+ EDI: AMSHER.COM	Jul 16 2025 00:38:00	Amsher Collection Service, Re: T Mobile, 600 Beacon Parkway W Ste 300, Birmingham, AL 35209-3114
518614040	Email/Text: fwdectl@spotloan.com	Jul 15 2025 20:50:55	Spotloan, PO Box 720, Belcourt, ND 58316
518614020	EDI: CAPITALONE.COM	Jul 16 2025 00:38:00	Capital One Services, 15000 Capital One Drive, Richmond, VA 23238
518614019	+ EDI: CAPITALONE.COM	Jul 16 2025 00:38:00	Capital One, 1680 Capital One Drive, Mc Lean, VA 22102-3407
518614018	+ EDI: CAPITALONE.COM	Jul 16 2025 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518632964	+ EDI: AIS.COM	Jul 16 2025 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518658841	+ EDI: AIS.COM	Jul 16 2025 00:38:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518614021	+ EDI: CITICORP	Jul 16 2025 00:38:00	Citibank (Best Buy), PO Box 6241, Sioux Falls, SD 57117-6241
518614022	+ EDI: CITICORP	Jul 16 2025 00:38:00	Citibank (Home Depot), PO Box 6500, Sioux Falls, SD 57117-6500
518614023	+ EDI: CITICORP	Jul 16 2025 00:38:00	Citibank (Sears), PO Box 6500, Sioux Falls, SD 57117-6500
518710461	EDI: CITICORP	Jul 16 2025 00:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518614024	+ EDI: WFNNB.COM	Jul 16 2025 00:38:00	Comenity Capital (Kay Jewelers), PO Box 182120, Columbus, OH 43218-2120
518614025	+ EDI: WFNNB.COM	Jul 16 2025 00:38:00	Comenity Capital (My Place), PO Box 182120, Columbus, OH 43218-2120
518614026	+ EDI: WFNNB.COM	Jul 16 2025 00:38:00	Comenity Capital (NY & Co), PO Box 182120, Columbus, OH 43218-2120
518614027	+ EDI: WFNNB.COM	Jul 16 2025 00:38:00	Comenity Capital (Victorias Secret), PO Box 182120, Columbus, OH 43218-2120
518614029	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 15 2025 20:52:23	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
518614028	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 15 2025 20:52:47	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518614031	EDI: CITICORP	Jul 16 2025 00:38:00	FDS Bank/DSNB/Macys, 9111 Duke Blvd, Mason, OH 45040
518702040	EDI: Q3G.COM	Jul 16 2025 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518614033	EDI: IRS.COM	Jul 16 2025 00:38:00	IRS Insolvency Function, PO Box 724, Springfield, NJ 07081
518706245	EDI: JEFFERSONCAP.COM	Jul 16 2025 00:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518719493	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 15 2025 20:50:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098-2639
518627522	Email/PDF: resurgentbknotifications@resurgent.com	Jul 15 2025 21:03:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519701633	^ MEBN	Jul 15 2025 20:47:21	Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
519701632	^ MEBN	Jul 15 2025 20:47:20	Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
518614037	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 15 2025 20:50:00	NJ EZ Pass, PO Box 4971, Re: (NJ) L16GBG; B201949054429;:, 2000459766632, Trenton, NJ 08650
518614036	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 15 2025 20:50:00	NJ EZ Pass, PO Box 4971, Re: (NJ) Z63LDX; B201948370088;:, 2000459766632, Trenton, NJ 08650
519688837	^ MEBN	Jul 15 2025 20:47:04	Nationstar Mortgage LLC as servicing agent for Lak, Gross Polowy LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
518614038	+ Email/Text: bankruptcy@pseg.com		

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		Jul 15 2025 20:49:00	PSE&G, Credit & Collection Center, PO Box 490, Re: 71 092 010 07, Cranford, NJ 07016-0490
518705145	EDI: Q3G.COM	Jul 16 2025 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518705144	EDI: Q3G.COM	Jul 16 2025 00:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518614041	+ EDI: SYNC	Jul 16 2025 00:38:00	SYNCB/JC Penney, PO Box 960090, Orlando, FL 32896-0090
518614039	+ Email/Text: bankruptcy@sw-credit.com	Jul 15 2025 20:51:00	Southwest Credit Systems, 4120 International Parkway, # 1100, Re: T Mobile, Carrollton, TX 75007-1958
518614042	+ EDI: SYNC	Jul 16 2025 00:38:00	Syncb/Networks/Home, PO Box 965036, Orlando, FL 32896-5036
518614043	+ EDI: SYNC	Jul 16 2025 00:38:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
518615811	^ MEBN	Jul 15 2025 20:46:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518614044	EDI: AISTMBL.COM	Jul 16 2025 00:38:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274
518628566	+ EDI: AIS.COM	Jul 16 2025 00:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518614045	Email/Text: mkerzic@thrifinvestment.com	Jul 15 2025 20:51:00	Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863
518614046	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 15 2025 20:50:00	Toyota Financial Services, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
518666041	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 15 2025 20:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518614048	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 15 2025 21:03:50	Wells Fargo, 101 N. Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518661894	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Ashley Pascuzzi	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfnotices@grosspolowy.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Lakeview Loan Servicing LLC ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Ewing Township eholdren@hillwallack.com hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Elizabeth L. Wassall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
John Zimnis	on behalf of Debtor Sherream V Williams njbankruptcylaw@aol.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Laura M. Egerman	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13